

**EIGHTH
INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

1

of

1

Complete if Known

Application Number	09/691,175
Filing Date	October 19, 2000
First Named Inventor	Daniel Ian Flitcroft et al.
Examiner Name	Clement B. Graham
Attorney Docket Number	032668-027

U.S. PATENT DOCUMENTS

Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
C. G.	5,583,918		Nakagawa	12-10-1996

FOREIGN PATENT DOCUMENTS

Examiner Initials	Document Number	Kind Code (if known)	Country	Date of Publication (MM-DD-YYYY)	STATUS						
					Translation	Partial Translation	Eng. Lang. Summary	Search Report	IPER	Abstract	Cited in Spec

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

Examiner Signature	C. GRHAM	Date Considered	3/16/05
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Substitute for forms 1449A/PTO & 1449B/PTO

**SECOND INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

ATTORNEY'S DKT NO.

032668-027

APPLICATION NO.

09/691.175

APPLICANT

Daniel I. Flitcroft et al.

FILING DATE

October 19, 2000

GROUP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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Unassigned

U.S. PATENT DOCUMENTS

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NON PATENT LITERATURE DOCUMENTS

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	Owen Thomas; Money Changers; Moolah; Online Cash; www.ecompany.com; October 2000.
	GE Capital Financial, Inc. "GE Pre-Authorization System"

Examiner Signature	C. Graham	Date Considered	3/18/05
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PATENT & TRADEMARK OFFICE

Substitute for forms 1449A/PTO & 1449B/PTO <div style="text-align: center;">SECOND INFORMATION DISCLOSURE STATEMENT BY APPLICANT</div>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">ATTORNEY'S DKT NO. 032668-027</td> <td style="width: 50%;">APPLICATION NO. 09/691,175</td> </tr> <tr> <td colspan="2">APPLICANT Daniel I. FLITCROFT</td> </tr> <tr> <td>FILING DATE October 19, 2000</td> <td>GROUP 3628 Unassigned</td> </tr> </table>	ATTORNEY'S DKT NO. 032668-027	APPLICATION NO. 09/691,175	APPLICANT Daniel I. FLITCROFT		FILING DATE October 19, 2000	GROUP 3628 Unassigned
ATTORNEY'S DKT NO. 032668-027	APPLICATION NO. 09/691,175						
APPLICANT Daniel I. FLITCROFT							
FILING DATE October 19, 2000	GROUP 3628 Unassigned						

U.S. PATENT DOCUMENTS				
Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
CG	6,422,462	B1	Cohen	07-23-02

FOREIGN PATENT DOCUMENTS					
Examiner Initials	Document Number	Kind Code (if known)	Country	Date of Publication (MM-DD-YYYY)	Translation Yes No

NON PATENT LITERATURE DOCUMENTS	
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 GROUP 3628

Examiner Signature	Date Considered
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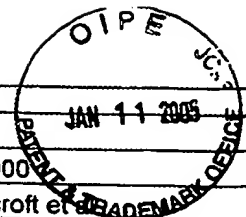
NINTH INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number 09/691,175
 Filing Date October 19, 2000
 First Named Inventor Daniel Ian Flitcroft et al.
 Examiner Name
 Attorney Docket Number 032668-027



U.S. PATENT DOCUMENTS

Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
CG	5,903,830		Joao et al.	05-11-1999

FOREIGN PATENT DOCUMENTS

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Examiner Signature	E GRHAM	Date Considered	3/12/04
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Substitute for form 1449A/PTO & 1449B/PTO		Complete if Known	
SEVENTH INFORMATION DISCLOSURE STATEMENT BY APPLICANT <small>(use as many sheets as necessary)</small>		Application Number	09/691,175
		Filing Date	October 19, 2000
		First Named Inventor	Daniel Ian Flitcroft et al.
		Examiner Name	
Sheet	1 of 1	Attorney Docket Number	032668-027

U.S. PATENT DOCUMENTS				
Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
CG	6,598,031	B1	ICE	07-22-2003

FOREIGN PATENT DOCUMENTS						
Examiner Initials	Document Number	Kind Code (if known)	Country	Date of Publication (MM-DD-YYYY)	Translation	
					Yes	No

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Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

Examiner Signature	CGRNMM	Date Considered	3/18/05
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SHEET 1 OF 1

Substitute for forms 1449A/PTO & 1449B/PTO <h2 style="text-align: center;">SECOND INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h2>		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">ATTORNEY'S DKT NO. 032668-027</td> <td style="width: 50%;">APPLICATION NO. 09/691,175</td> </tr> <tr> <td colspan="2">APPLICANT Daniel I. FLITCROFT</td> </tr> <tr> <td>FILING DATE October 19, 2000</td> <td>GROUP 3628 Unassigned</td> </tr> </table>		ATTORNEY'S DKT NO. 032668-027	APPLICATION NO. 09/691,175	APPLICANT Daniel I. FLITCROFT		FILING DATE October 19, 2000	GROUP 3628 Unassigned
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SIXTH INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet

1 of

1

Complete if Known

Application Number	09/691,175
Filing Date	October 19, 2000
First Named Inventor	FLITCROFT, Daniel I. et. al.
Examiner Name	C. Graham
Attorney Docket Number	032668-027

U.S. PATENT DOCUMENTS

Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
CGR	6,324,526	B1	D'Agostino	November 27, 2001
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CGR	2003/0097331	A1	Cohen	May 22, 2003
CGR	2003/0216997	A1	Cohen	November 20, 2003

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					Yes	No

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Substitute for form 1449A/PTO & 1449B/PTO

EIGHTH INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 1

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Application Number	09/691,175
Filing Date	October 19, 2000
First Named Inventor	Daniel Ian Flitcroft et al.
Examiner Name	Clement B. Graham
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CG	5,583,918		Nakagawa	12-10-1996

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Examiner Signature

C. Graham

Date Considered

3/16/05

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SHEET 1 OF 2

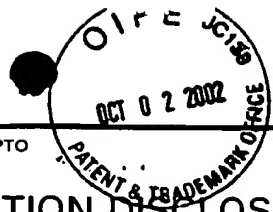
Substitute for form 1449A/PTO

INFORMATION DISCLOSURE
STATEMENT BY APPLICANTATTORNEY'S DKT No.
032668-027APPLICATION No.
09/691,175APPLICANT
Daniel I. Flitcroft et al.FILING DATE
October 19, 2000GROUP
Unknown

U.S. PATENT DOCUMENTS				
Examiner Initials	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication (MM-DD-YYYY)
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	APPLICANT Daniel I. Flitcroft et al.	
	FILING DATE October 19, 2000	GROUP Unknown

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CG	"Announcement: Jan 11, 1995 NetChex offers Secure Checking to the Web," http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html , 1995.		
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